

Exhibit Z:

PO Box 9701
Allen, TX 75013



0005809 01 MB 0.531 **AUTO T7 0 7134 48237-186774 -C01-P05814-I
KATRINA BERGUNDER
24674 REPUBLIC AVE
OAK PARK MI 48237-1867



Your Dispute Results

Report # 1890-4786-29 for Jun 07, 2023

Hi, Katrina. Welcome to your Dispute Results.

Our reinvestigation of the dispute(s) and/or other request(s) you recently submitted is now complete. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our reinvestigation.

In response to your recent request, we are sending you this credit report. Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. We will process disputes generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record. If we were able to make changes to your credit report based on information you provided, or if you requested the addition of a statement, we have done so. Otherwise, we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

How to Read Your Results

Deleted - This item was removed from your credit report. **Remains** - The company that reported the information has certified to Experian that the information is accurate. This item was not changed as a result of our processing of your dispute. **Updated** (Your results will indicate which one of the following applies.) - a) The information you disputed has been updated. Please review your report for the details. b) The item you disputed has been updated, which may include an update to the disputed information. Please review your report for the details. c) Information on this item has been updated. Please review your report for the details. **Verified and Updated** - The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated. Please review your report for the details. **Processed** - This item was either updated or deleted; Please review your report for the details.

Here are your results

Credit items

JPMCB CARD 464018205119.... Outcome: Updated - The item you disputed has been updated, which may include an update to the disputed information. Please review your report for the details.

71 34.01 00.0005809.0003.000846

Dispute Results (Continued)

Before Dispute

JPMCB CARD Partial Acct # 464018205119....
PO BOX 15369 WILMINGTON DE 19850; (800) 945 2000

Status (Jul 2021) Account charged off.
\$9,772 written off. \$9,772 past due as of May 2023.

Date opened Feb 2009	Terms Not reported	Recent balance \$9,772 as of May 2023
Address ID # 0109768569	Monthly payment Not reported	This account is scheduled to continue on record until Sep 2027.
Type Credit Card	Credit limit or original amount \$8,000	Comment: Account closed at credit grantor's request.
Responsibility Individual	High balance \$9,772	This item was updated from our processing of your dispute in May 2023.

Payment history: Jun 2016 - May 2023

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	CO	CO	CO	CO	CO							
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	30	60	90	120	150	180	CO	CO	CO	CO	CO	CO
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	2018 In Good Standing											
2017	2017 In Good Standing											
2016	OK OK OK OK OK OK OK											

	Jun21	May21
Account Balance	\$9,772	\$9,614
Date Payment Received	11.17.20	11.17.20
Scheduled Payment Amount	\$256	\$283
Actual Amount Paid	No Data	No Data

Between May 2021 and Jun 2021, your credit limit/high balance was \$8,000

After Dispute

JPMCB CARD Partial Acct # 464018205119....
PO BOX 15369 WILMINGTON DE 19850; (800) 945 2000

Status (Jul 2021) Account charged off.
\$9,772 written off. \$9,772 past due as of Jun 2023.

Date opened Feb 2009	Terms Not reported	Recent balance \$9,772 as of Jun 2023
Address ID # 0109768569	Monthly payment Not reported	This account is scheduled to continue on record until Sep 2027.
Original creditor L	Credit limit or original amount \$8,000	Comment: Account closed at credit grantor's request.
Type Credit Card	High balance \$9,772	This item was updated from our processing of your dispute in Jun 2023.

Payment history: Jul 2016 - Jun 2023

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	CO	CO	CO	CO	CO	CO						
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	30	60	90	120	150	180	CO	CO	CO	CO	CO	CO
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	2018 In Good Standing											
2017	2017 In Good Standing											
2016	OK OK OK OK OK OK OK											

	Jun21
Account Balance	\$9,772
Date Payment Received	11.17.20
Scheduled Payment Amount	\$256
Actual Amount Paid	No Data

As of Jun 2021 your credit limit/high balance was \$8,000

If the reinvestigation does not resolve your dispute, you have the right to add a statement of up to 100 words to your file disputing the accuracy or completeness of the information.

If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to Experian including this information in every credit report we issue about you. You may contact the company that reports the information to us and dispute it directly with them. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly. You may provide us additional information or documents about your dispute to help us resolve it by visiting www.experian.com/upload. You may also mail your information to Experian, P.O. Box 9701, Allen, Texas 75013.

You may file a complaint about Experian or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office. If there has been a change to your credit history resulting from our reinvestigation, or if you add a consumer statement, you may request that Experian send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of Colorado, Maryland or New York), or within the last year for any non-employment purpose under the California Investigative Consumer Reporting Agencies Act. If you send a request to have your results sent to past recipients of your credit report, please designate the organization's name and address. In the event an organization is not specifically designated, we will generally default to sending only to companies that have requested your credit information as a result of an action you took, such as applying for credit, insurance, employment or apartment rental. If you request to have your results sent to past recipients of your investigative consumer report, you have the right to designate which entities you wish to receive the updated report and which entities you do not wish to receive the update. If interested, you may also request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of information. For frequently asked questions about your credit report, please visit

Dispute Results (Continued)

experian.com/consumerfaqs.

Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

Payment History Legend

OK Current / Terms met	150 Past due 150 Days	VS Voluntarily surrendered	D Defaulted on contract
30 Past due 30 Days	180 Past due 180 Days	R Repossession	C Collection
60 Past due 60 Days	CRD Creditor received deed	PBC Paid by creditor	CO Charge off
90 Past due 90 Days	FS Foreclosure proceedings started	EC Insurance claim	CLS Closed
120 Past due 120 Days	F Foreclosure	G Claim filed with government	ND No data for this period

⚠ Your Potentially Negative Account Activity

The most common items in this section are late payments, accounts that have been charged off or sent to collection, accounts settled for less than full value, and items that may need closer attention, such as transferred accounts.

JPMCB CARD Partial Acct # 464018205119....
PO BOX 15369 WILMINGTON DE 19850; (800) 945 2000

Status (Jul 2021) Account charged off.
\$9,772 written off. \$9,772 past due as of
Jun 2023.

Date opened
Feb 2009

Address ID #
0109768569

Original creditor
L

Type
Credit Card

Responsibility
Individual

Terms
Not reported

Monthly payment
Not reported

**Credit limit or
original amount**
\$8,000

High balance
\$9,772

Recent balance
\$9,772 as of Jun 2023

This account is
scheduled to continue on
record until Sep 2027.

Comment:
Account closed at credit
grantor's request.

This item was updated
from our processing of
your dispute in Jun 2023.

Payment history: Jul 2016 - Jun 2023

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2023	CO	CO	CO	CO	CO	CO						
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	30	30	30	120	150	180	CO	CO	CO	CO	CO	CO
2020	2020 In Good Standing											
2019	2019 In Good Standing											
2018	2018 In Good Standing											
2017	2017 In Good Standing											
2016	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Jun21

Account Balance	\$9,772
Date Payment Received	11.17.20
Scheduled Payment Amount	\$256
Actual Amount Paid	No Data
As of Jun 2021 your credit limit/high balance was \$8,000	

👍 Your Positive Account Activity

These accounts may stay on your credit report for as long as they are open. Closed or paid-off accounts may continue to appear on your report for up to 10 years. Each of the items in this section has a positive payment history, meaning that no delinquencies or derogatory statuses are reported in the displayable payment history.

✓ Great job paying these accounts on time! Payment history is the biggest factor of your credit score.

Dispute Results (Continued)**Your Positive Account Activity (Continued)**

BANK OF AMERICA Partial Acct # 552433528257....
PO BOX 982238 EL PASO TX 79998; (800) 421 2110

Status (May 2023) Open/Never late.

Type	Date opened		Address ID #		Credit limit or original amount		Recent balance		Responsibility	
Credit card	Oct 2017		0109768569		\$1,800		\$1,323 as of May 2023		Individual	
Terms	Monthly payment		High balance							
Not reported	\$35		\$2,375							

	Apr23	Mar23	Feb23	Jan23	Dec22	Nov22	Oct22	Sep22	Aug22	Jul22	Jun22	May22	Apr22	Mar22
Account Balance	\$1,336	\$1,347	\$1,362	\$1,375	\$1,387	\$1,400	\$1,414	\$1,427	\$1,441	\$1,453	\$1,467	\$1,480	\$1,495	\$1,507
Date Payment Received	04.13.23	03.13.23	02.13.23	01.13.23	12.13.22	11.14.22	10.13.22	09.13.22	08.13.22	07.13.22	06.13.22	05.13.22	04.13.22	03.14.22
Scheduled Payment Amount	\$36	\$34	\$37	\$37	\$36	\$36	\$36	\$36	\$36	\$35	\$35	\$34	\$35	\$33
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Feb22	Jan22	Dec21	Nov21	Oct21	Sep21	Aug21	Jul21	Jun21
Account Balance	\$1,524	\$1,539	\$1,554	\$1,570	\$1,585	\$1,601	\$1,617	\$1,631	\$1,648
Date Payment Received	02.14.22	01.13.22	12.13.21	11.13.21	10.13.21	09.13.21	08.13.21	07.13.21	06.14.21
Scheduled Payment Amount	\$36	\$36	\$36	\$37	\$36	\$37	\$38	\$37	\$38
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Jun 2021 and Apr 2023, your credit limit/high balance was \$1,800



CAPITAL ONE Partial Acct # 414709885249....
PO BOX 31293 SALT LAKE CITY UT 84131; (800) 955 7070

Status (May 2023) Open/Never late.

Type	Date opened		Address ID #		Credit limit or original amount		Recent balance		Responsibility	
Credit Card	Aug 2015		0109768569		\$10,000		\$7,760 as of May 2023		Individual	
Terms	Monthly payment		High balance							
Not reported	\$255		\$10,930							

	Apr23	Mar23	Feb23	Jan23	Dec22	Nov22	Oct22	Sep22	Aug22	Jul22	Jun22	May22	Apr22	Mar22
Account Balance	\$7,834	\$7,917	\$7,981	\$8,080	\$8,154	\$8,241	\$8,330	\$8,399	\$8,490	\$8,577	\$8,661	\$8,757	\$8,846	\$8,939
Date Payment Received	04.18.23	03.18.23	02.17.23	01.18.23	12.17.22	11.18.22	10.18.22	09.19.22	08.18.22	07.18.22	06.18.22	05.17.22	04.18.22	03.14.22
Scheduled Payment Amount	\$252	\$257	\$242	\$262	\$256	\$253	\$261	\$247	\$255	\$258	\$246	\$254	\$251	\$256
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Feb22	Jan22	Dec21	Nov21	Oct21	Sep21	Aug21	Jul21	Jun21
Account Balance	\$9,015	\$9,123	\$9,217	\$9,305	\$9,406	\$9,494	\$9,602	\$9,693	\$9,788
Date Payment Received	02.18.22	01.17.22	12.16.21	11.15.21	10.12.21	08.25.21	08.21.21	07.14.21	06.15.21
Scheduled Payment Amount	\$244	\$262	\$265	\$262	\$270	\$264	\$277	\$278	\$276
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

Between Jun 2021 and Apr 2023, your credit limit/high balance was \$10,000

CAPITAL ONE Partial Acct # 486236721558....
PO BOX 31293 SALT LAKE CITY UT 84131; (800) 955 7070

Status (Mar 2018) Paid, Closed/Never late.

Type	Date opened		Address ID #		Credit limit or original amount		Recent balance		Responsibility	
Credit card	Aug 2007		0109768569		\$3,250		Not reported		Individual	
Terms	Monthly payment		High balance				Comment:		This account is scheduled to continue on record until Mar 2028.	
Not reported	Not reported		\$847				Account closed at credit grantor's request.			

COMENITY BANK/ANNTYL Partial Acct # 585637310181....
PO BOX 182789 COLUMBUS OH 43218; No phone # available

Status (Apr 2018) Paid, Closed/Never late.

Type	Date opened		Address ID #		Credit limit or original amount		Recent balance		Responsibility	
Charge Card	Apr 2012		0109768569		\$1,250		Not reported		Individual	
Terms	Monthly payment		High balance				Comment:		This account is scheduled to continue on record until Apr 2028.	
Not reported	Not reported		\$154				Account closed at credit grantor's request.			

Dispute Results (Continued)

Your Positive Account Activity (Continued)

DISCOVER BANK Partial Acct # 601100762985....
PO BOX 30939 SALT LAKE CITY UT 84130; (800) 347 2683

Status (May 2023) Closed/Never late.

Type	Date opened		Address ID #		Credit limit or original amount		Recent balance		Responsibility					
Credit card	Apr 2007		0109768569		\$15,500		\$13,480 as of May 2023		Individual					
Terms	Monthly payment		High balance				Comment:		This account is scheduled to continue on record until May 2033.					
Not reported	\$270		\$16,327				Account closed at credit grantor's request.							
	Mar23	Feb23	Jan23	Dec22	Nov22	Oct22	Sep22	Aug22	Jul22	Jun22	May22	Apr22	Mar22	Feb22
Account Balance	\$13,544	\$13,598	\$13,632	\$13,667	\$13,715	\$13,764	\$13,821	\$13,880	\$13,948	\$14,023	\$14,101	\$14,192	\$14,277	\$14,385
Date Payment Received	03.19.23	02.19.23	01.18.23	12.18.22	11.18.22	10.18.22	09.18.22	08.18.22	07.18.22	06.19.22	05.18.22	04.18.22	03.18.22	02.18.22
Scheduled Payment Amount	\$271	\$272	\$273	\$274	\$275	\$276	\$277	\$278	\$279	\$281	\$283	\$284	\$286	\$288
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
	Jan22	Dec21	Nov21	Oct21	Sep21	Aug21	Jul21	Jun21						
Account Balance	\$14,474	\$14,564	\$14,662	\$14,753	\$14,853	\$14,948	\$15,239	\$15,386						
Date Payment Received	01.18.22	12.16.21	11.18.21	10.12.21	08.23.21	08.09.21	06.24.21	06.15.21						
Scheduled Payment Amount	\$290	\$292	\$294	\$296	\$298	\$299	\$305	\$308						
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data						
Between Jun 2021 and Mar 2023, your credit limit/high balance was \$15,500														

ENERBANK USA Partial Acct # 234025....
650 S MAIN ST STE 1000 SALT LAKE CITY UT 84101; (888) 390 1220

Status (Apr 2023) Open/Never late.

Type	Date opened		Address ID #		Credit limit or original amount		Recent balance		Responsibility					
Unsecured	Jun 2016		0109768569		\$14,906		\$6,176 as of Apr 2023		Joint with REBECCA M DELISO					
Terms	Monthly payment		High balance		Recent payment									
120 Months	\$196		Not reported		\$196 as of 04/18/2023									
	Mar23	Feb23	Jan23	Dec22	Nov22	Oct22	Sep22	Aug22	Jul22	Jun22	May22	Apr22	Mar22	Feb22
Account Balance	\$6,318	\$6,472	\$6,607	\$6,749	\$6,893	\$7,030	\$7,166	\$7,305	\$7,431	\$7,576	\$7,699	\$7,834	\$7,959	\$8,103
Date Payment Received	03.17.23	02.21.23	01.18.23	12.19.22	11.21.22	10.21.22	09.20.22	08.22.22	07.18.22	06.23.22	05.19.22	04.20.22	03.18.22	02.22.22
Scheduled Payment Amount	\$196	\$196	\$196	\$196	\$196	\$196	\$196	\$196	\$196	\$196	\$196	\$196	\$196	\$196
Actual Amount Paid	\$196	\$196	\$196	\$196	\$196	\$196	\$196	\$196	\$196	\$196	\$196	\$196	\$196	\$196
	Jan22	Dec21	Nov21	Oct21	Sep21	Aug21	Jul21	Jun21						
Account Balance	\$8,225	\$8,344	\$8,483	\$8,598	\$8,721	\$8,864	\$9,149	\$9,262						
Date Payment Received	01.20.22	12.17.21	11.22.21	10.18.21	09.17.21	08.26.21	07.12.21	06.09.21						
Scheduled Payment Amount	\$196	\$196	\$196	\$196	\$196	\$196	\$196	\$196						
Actual Amount Paid	\$196	\$196	\$196	\$196	\$196	\$396	\$196	\$196						
The original amount of this account was \$14,906														

KOHL'S/CAPONE Partial Acct # 639305053899....
PO BOX 3115 MILWAUKEE WI 53201; (800) 564 5740

Status (Jul 2018) Paid, Closed/Never late.

Type	Date opened		Address ID #		Credit limit or original amount		Recent balance		Responsibility	
Charge Card	May 2009		0109768569		\$1,500		Not reported		Individual	
Terms	Monthly payment		High balance				Comment:		This account is scheduled to continue on record until Jul 2028.	
Not reported	Not reported		\$718				Closed due to inactivity			

LOANCARE Partial Acct # 623001926....
3637 SENTARA WAY VIRGINIA BEACH VA 23452; (757) 892 1700

Status (Jun 2018) Paid, Closed/Never late.

Type	Date opened		Address ID #		Credit limit or original amount		Recent balance		Responsibility	
Mortgage	Apr 2016		0109768569		\$140,030		Not reported		Joint with REBECCA DELISO	
Terms	Monthly payment		High balance						This account is scheduled to continue on record until Jun 2028.	
30 Years	Not reported		Not reported							

Fannie Mae ID
4011720522

Dispute Results (Continued)

Your Positive Account Activity (Continued)

NEW AMERICAN FUNDING Partial Acct # 965300023....
11001 LAKELIKE BLVD BLD 1 #325 AUSTIN TX 78717; (800) 893 5304

Status (Jun 2023) Open/Never late.

Type	Date opened	Address ID #	Credit limit or original amount	Recent balance	Responsibility
Mortgage	May 2018	0109768569	\$146,000	\$153,231 as of Jun 2023	Joint with KEVIN JAMES BERGUNDER
Terms	Monthly payment	High balance	Recent payment		
30 Years	\$1,189	Not reported	\$1,200 as of 05/16/2023		

Mortgage ID #
100376300029844121
Fannie Mae ID
4014956515

	May23	Apr23	Mar23	Feb23	Jan23	Dec22	Nov22	Oct22	Sep22	Aug22	Jul22	Jun22	May22	Apr22
Account Balance	\$153,470	\$153,839	\$154,071	\$154,303	\$154,534	\$154,764	\$154,993	\$155,221	\$155,448	\$155,975	\$155,900	\$156,124	\$156,348	\$156,570
Date Payment Received	04.12.23	03.14.23	02.14.23	01.12.23	12.13.22	11.15.22	10.12.22	09.13.22	08.12.22	07.12.22	06.14.22	05.12.22	04.12.22	03.11.22
Scheduled Payment Amount	\$1,189	\$1,189	\$1,323	\$1,323	\$1,323	\$1,323	\$1,323	\$1,323	\$1,323	\$1,323	\$1,323	\$1,323	\$1,323	\$1,323
Actual Amount Paid	\$1,330	\$1,330	\$1,330	\$1,330	\$1,330	\$1,330	\$1,330	\$1,330	\$1,330	\$1,330	\$1,330	\$1,330	\$1,330	\$1,185

	Mar22	Feb22	Jan22	Dec21	Nov21	Oct21	Sep21	Aug21	Jul21	Jun21
Account Balance	\$156,788	\$157,006	\$157,222	\$157,437	\$157,652	\$147,617	\$147,617	\$144,326	\$144,326	\$144,326
Date Payment Received	02.14.22	01.12.22	12.20.21	12.06.21	11.04.21	05.05.20	05.05.20	05.05.20	05.05.20	05.05.20
Scheduled Payment Amount	\$1,182	\$1,182	\$1,182	\$1,182	\$1,182	\$1,173	\$0	\$0	\$0	\$0
Actual Amount Paid	\$1,185	\$1,185	\$1,185	\$1,185	\$6,953	No Data	No Data	No Data	No Data	No Data

The original amount of this account was \$146,000

US DEPT OF ED/GLELSI Partial Acct # 295023838879....
PO BOX 7860 MADISON WI 53707; (800) 236 4300

Status (May 2023)
Transferred,closed/Never late.

Type	Date opened	Address ID #	Credit limit or original amount	Recent balance	Responsibility
Education	Oct 2007	0109768569	\$21,093	Not reported	Individual
Terms	Monthly payment	High balance		Comment:	This account is scheduled to continue on record until May 2033.
Not reported	Not reported	Not reported		Account closed due to transfer.	

	Apr23	Mar23	Feb23	Jan23	Dec22	Nov22	Oct22	Sep22	Aug22	Jul22	Jun22	May22	Apr22	Mar22
Account Balance	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590
Date Payment Received	04.01.23	03.01.23	02.01.23	01.01.23	12.01.22	11.01.22	10.01.22	09.01.22	08.01.22	07.01.22	06.01.22	05.01.22	04.01.22	03.01.22
Scheduled Payment Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

	Feb22	Jan22	Dec21	Nov21	Oct21	Sep21	Aug21	Jul21	Jun21
Account Balance	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590	\$16,590
Date Payment Received	02.01.22	01.01.22	12.01.21	11.01.21	10.01.21	09.01.21	08.01.21	07.01.21	06.01.21
Scheduled Payment Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Actual Amount Paid	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

The original amount of this account was \$21,093